

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA**

In re:	§	Case No. 5-08-50222
PHILLIPS, ROBERT D	§	
PHILLIPS, S HEATHER	§	
Debtor(s)	§	
	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

JOHN G. LEAKE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 254,375.00	Assets Exempt: 28,900.00
Total Distributions to Claimants: 2,991.15	Claims Discharged Without Payment: 85,022.68
Total Expenses of Administration: 2,012.12	

3) Total gross receipts of \$ 5,003.27 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$ 5,003.27 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 144,300.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	2,012.12	2,012.12	2,012.12
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	88,013.83	35,863.83	35,863.83	2,991.15
TOTAL DISBURSEMENTS	\$ 232,313.83	\$ 37,875.95	\$ 37,875.95	\$ 5,003.27

4) This case was originally filed under chapter 7 on 03/13/2008 . The case was pending for 17 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 07/27/2009

By: /s/JOHN G. LEAKE

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TAX REFUNDS	1124-000	3,500.00
BANK ACCOUNT	1129-000	200.00
TAX REFUNDS	1129-000	1,300.00
Post-Petition Interest Deposits	1270-000	3.27
TOTAL GROSS RECEIPTS		\$ 5,003.27

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 0.00

EXHIBIT 3 – SECURED CLAIMS

EXHIBIT 5 - PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JOHN G. LEAKE, TRUSTEE	2100-000	NA	1,250.32	1,250.32	1,250.32
JOHN G. LEAKE, TRUSTEE	2200-000	NA	84.34	84.34	84.34
DALE A DAVENPORT ESQ	3210-000	NA	676.50	676.50	676.50
DALE A DAVENPORT ESQ	3220-000	NA	0.96	0.96	0.96
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 2,012.12	\$ 2,012.12	\$ 2,012.12

EXHIBIT 4 - CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
WACHOVIA BANK NA PO BOX 563966 CHARLOTTE NC 28256 WACHOVIA BANK NA PO BOX 96074 CHARLOTTE NC 28296		11,300.00	NA	NA	0.00
WACHOVIA MORTGAGE CORP CUSTOMER SERVICE DEPT PO BOX 900001 RALEIGH NC 27675 WACHOVIA MORTGAGE CORP PO BOX 96001 CHARLOTTE NC 28296		133,000.00	NA	NA	0.00
TOTAL SECURED CLAIMS		\$ 144,300.00	\$ 0.00	\$ 0.00	\$ 0.00

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
AMERICAN EXPRESS PO BOX 297879 FT LAUDERDALE FL 33329 AMERICAN EXPRESS PO BOX 650448 DALLAS TX 75265 AMERICAN EXPRESS PO BOX 7863 FT LAUDERDALE FL 33329 AMERICAN EXPRESS PO BOX 981535 EL PASO TX 79998 AMERICAN EXPRESS PO BOX 5207 FT LAUDERDALE FL 333		5,500.00	NA	NA	0.00
CAPITAL ONE BANK PO BOX 70884 CHARLOTTE NC 28272 CAPITAL ONE PO BOX 30285 SALT LAKE CITY UT 84130 CAPITAL ONE SERVICES INC 15000 CAPITAL ONE DR RICHMOND VA 23238		5,300.00	NA	NA	0.00
CAPITAL ONE BANK PO BOX 70884 CHARLOTTE NC 28272 CAPITAL ONE PO BOX 30285 SALT LAKE CITY UT 84130 OF RICHMOND GEN DIST CT CIVIL DIVISION 2ND FL JOHN MARSHALL COURTS BLDG 400 N 9TH ST STE 203 RICHMOND VA 23219		6,200.00	NA	NA	0.00

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
CHASE BANK PO BOX 15298 WILMINGTON DE 19850 CHASE BANK PO BOX 15325 WILMINGTON DE 19886 CHASE BANK PO BOX 15548 WILMINGTON DE 19886		1,600.00	NA	NA	0.00
CITI CARDS PO BOX 6500 SIOUX FALLS SD 57117 CITI CARDS PO BOX 6922 THE LAKES NV 88901 CITI CARDS CARD SERVICE CENTER PO BOX 6921 THE LAKES NV 88901		650.00	NA	NA	0.00
COSTCO WHOLESALE RETAIL SERVICES PO BOX 15521 WILMINGTON DE 19850 COSTCO WHOLESALE RETAIL SERVICES PO BOX 17298 BALTIMORE MD 21297 HSBC RETAIL SERVICES PO BOX 5244 CAROL STREAM IL 60197		1,850.00	NA	NA	0.00
FASION BUG PO BOX 84073 COLUMBUS GA 31908 FASHION BUG PO BOX 856021 LOUISVILLE KY 40285 FASHION BUG PO BOX 319 MILFORD OH 45150		1,250.00	NA	NA	0.00

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
HOME DEPOT CREDIT SERVICES PO BOX 689100 DES MOINES IA 50368 NORTHLAND GROUP INC PO BOX 390905 EDINA MN 55439 NORTHLAND GROUP INC PO BOX 390857 EDINA MN 55439 NORTHLAND GROUP INC PO BOX 390846 EDINA MN 55439 CITIBANK PO BOX 6001 THE LAKES NV 88901		2,600.00	NA	NA	0.00
HSBC CARD SERVICES PO BOX 81622 SALINAS CA 93912 HSBC CARD SERVICES PO BOX 80084 SALINAS CA 93912 HSBC CARD SERVICES PO BOX 17051 BALTIMORE MD 21297 HSBC CARD SERVICES PO BOX 80053 SALINAS CA 93912 HSBC CARD SERVICES PO BOX 17051 BALTIMORE MD 21297 HSBC CARD SERVICES PO BOX 88000 BALTIMORE MD 21288		3,150.00	NA	NA	0.00
HSBC CARD SERVICES PO BOX 81622 SALINAS CA 93912 HSBC CARD SERVICES PO BOX 80053 SALINAS CA 93912 DOMINION LAW ASSOCIATES PO BOX 62719 VIRGINIA BEACH		3,100.00	NA	NA	0.00

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
PEEBLES PO BOX 659465 SAN ANTONIO TX 78265 WFNNB PO BOX 182782 COLUMBUS OH 43218 WFNNB BANKRUPTCY DEPT PO BOX 182125 COLUMBUS OH 43218		1,000.00	NA	NA	0.00
WAL MART PO BOX 981064 EL PASO TX 79998 WAL MART PO BOX 530927 ATLANTA GA 30353 GE MONEY BANK PO BOX 103104 ROSWELL GA 30076		3,750.00	NA	NA	0.00
WASHINGTON MUTUAL BANK PO BOX 9016 PLEASANTON CA 94566 WASHINGTON MUTUAL CARD SRVS PO BOX 660509 DALLAS TX 75266 WASHINGTON MUTUAL CARD SRVS PO BOX 660487 DALLAS TX 75266 WASHINGTON MUTUAL CARD SRVS PO BOX 660433 DALLAS TX 75266		16,200.00	NA	NA	0.00
AMERICAN EXPRESS BANK FSB	7100-000	5,532.52	5,532.52	5,532.52	461.43
CHASE BANK USA	7100-000	1,429.94	1,429.94	1,429.94	119.26
ECAST SETTLEMENT CORPORATION ASSIGN	7100-000	2,999.39	2,999.39	2,999.39	250.16

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
ECAST SETTLEMENT CORPORATION ASSIGN	7100-000	3,036.11	3,036.11	3,036.11	253.22
ECAST SETTLEMENT CORPORATION ASSIGN	7100-000	1,888.48	1,888.48	1,888.48	157.51
LVNV FUNDING LLC	7100-000	3,786.58	3,786.58	3,786.58	315.81
ROUNDUP FUNDING, LLC	7100-000	16,083.48	16,083.48	16,083.48	1,341.41
SPIRIT OF AMERICA NATIONAL BANK/FAS	7100-000	1,107.33	1,107.33	1,107.33	92.35
TOTAL GENERAL UNSECURED CLAIMS		\$ 88,013.83	\$ 35,863.83	\$ 35,863.83	\$ 2,991.15

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit 8

Case No: 5-08-50222 RK Judge: ROSS KRUMM
Case Name: PHILLIPS, ROBERT D
PHILLIPS, S HEATHER
For Period Ending: 07/27/09

Trustee Name: JOHN G. LEAKE
Date Filed (f) or Converted (c) 03/13/08 (f)
341(a) Meeting Date: 04/09/08
Claims Bar Date: 08/05/08

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. REAL ESTATE CURRENT MARITAL RESIDENCE LOCATED 146 LOCUST TREE LANE, FRONT ROYAL VA 22630	211,700.00	0.00	DA	0.00	FA
2. BANK ACCOUNT CHECKING ACCOUNT WITH WACHOVIA BANK	200.00	200.00		200.00	FA
3. HOUSEHOLD GOODS	2,300.00	0.00	DA	0.00	FA
4. WEARING APPAREL	600.00	0.00	DA	0.00	FA
5. JEWELRY WEDDING RINGS	1,000.00	0.00	DA	0.00	FA
6. TAX REFUNDS 2007 TAX REFUNDS	4,000.00	4,000.00		4,800.00	FA
7. AUTOMOBILE/2005 DODGE RAM P/U TRUCK	21,000.00	0.00	DA	0.00	FA
8. CAMPER 2006 LANCE LITE 1055 TRUCK CAMPER	17,775.00	0.00	DA	0.00	FA
9. Post-Petition Interest Deposits (u)	Unknown	N/A		3.27	Unknown

TOTALS (Excluding Unknown Values)				Gross Value of Remaining Assets	
\$258,575.00	\$4,200.00	\$5,003.27	\$0.00		
				(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

DISBURSED FUNDS March 04, 2009

Initial Projected Date of Final Report (TFR): 03/31/09

Current Projected Date of Final Report (TFR) 03/31/09

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page 1
Exhibit 9

Case No: 5-08-50222 -RK
Case Name: PHILLIPS, ROBERT D
PHILLIPS, S HEATHIER
Taxpayer ID No: *****1373
For Period Ending: 07/27/09

Trustee Name: JOHN G. LEAKE
Bank Name: BANK OF AMERICA
Account Number / CD #: *****7706 Money Market - Interest Bearing

Blanket Bond (per case limit): \$ 750,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/16/08	2, 6	ROBERT D & S HEATHIER PHILLIPS 146 LOCUST TREE LANE FRONT ROYAL VA 22630	BALANCE FORWARD NON EXEMPT BANK ACCOUNT & TAX REFUN	1129-000	1,500.00		0.00 1,500.00
06/23/08	6	ROBERT J O'NEILL ESQ 128 EAST MAIN STREET FRONT ROYAL VA 22630-3355	NON EXEMPT TAX REFUNDS	1124-000	3,500.00		5,000.00
06/30/08	9	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.14		5,000.14
07/31/08	9	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.64		5,000.78
08/29/08	9	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.63		5,001.41
09/30/08	9	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.62		5,002.03
10/31/08	9	BANK OF AMERICA	Interest Rate 0.100	1270-000	0.49		5,002.52
11/28/08	9	BANK OF AMERICA	Interest Rate 0.100	1270-000	0.40		5,002.92
12/31/08	9	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.26		5,003.18
01/30/09	9	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.04		5,003.22
02/27/09	9	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.04		5,003.26
03/04/09	9	BANK OF AMERICA	INTEREST REC'D FROM BANK	1270-000	0.01		5,003.27
03/04/09		Transfer to Acct #*****8051	Final Posting Transfer	9999-000		5,003.27	0.00

COLUMN TOTALS	5,003.27	5,003.27	0.00
Less: Bank Transfers/CD's	0.00	5,003.27	
Subtotal	5,003.27	0.00	
Less: Payments to Debtors		0.00	
Net	5,003.27	0.00	

Page Subtotals 5,003.27 5,003.27

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page 2
Exhibit 9

Case No: 5-08-50222 -RK
Case Name: PHILLIPS, ROBERT D
PHILLIPS, S HEATHER
Taxpayer ID No: *****1373
For Period Ending 07/27/09

Trustee Name: JOHN G LEAKE
Bank Name: BANK OF AMERICA
Account Number / CD #: *****8051 Checking - Non Interest

Blanket Bond (per case limit) \$ 750,000.00
Separate Bond (if applicable)

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
03/04/09		Transfer from Acct #*****7706	Transfer In From MMA Account	9999-000	5,003.27		5,003.27
03/04/09	001001	JOHN G LEAKE, TRUSTEE 1000 S. HIGH STREET HARRISONBURG, VA 22801	Chapter 7 Compensation/Fees	2100-000		1,250.32	3,752.95
03/04/09	001002	JOHN G LEAKE, TRUSTEE 1000 S. HIGH STREET HARRISONBURG, VA 22801	Chapter 7 Expenses	2200-000		84.34	3,668.61
03/04/09	001003	DALE A DAVENPORT ESQ 342 SOUTH MAIN STREET HARRISONBURG VA 22801	ATTORNEY FOR TRUSTEE FEES	3210-000		676.50	2,992.11
03/04/09	001004	DALE A DAVENPORT ESQ 342 SOUTH MAIN STREET HARRISONBURG VA 22801	ATTORNEY FOR TRUSTEE EXPENSES	3220-000		0.96	2,991.15
03/04/09	001005	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	Claim 000001, Payment 8.34030% XXXX-XXXX-XXXX-1766	7100-000		1,341.41	1,649.74
03/04/09	001006	SPIRIT OF AMERICA NATIONAL BANK/FASHION BUG FIRST EXPRESS PO BOX 856021 LOUISVILLE, KY 40285	Claim 000002, Payment 8.33988% 5930	7100-000		92.35	1,557.39
03/04/09	001007	Chase Bank USA c/o WEINSTEIN & RILEY, P.S. 2001 Western Avenue, Suite 400 Seattle, WA 98121	Claim 000003, Payment 8.34021% XXXX-XXXX-XXXX-4944	7100-000		119.26	1,438.13
03/04/09	001008	American Express Bank FSB c/o Becket and Lee LLP POB 3001	Claim 000005, Payment 8.34032% XXXX-XXXX-XXXX-1006	7100-000		461.43	976.70

Page Subtotals

5,003.27

4,026.57

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page 3
Exhibit 9

Case No: 5-08-50222 -RK
Case Name: PHILLIPS, ROBERT D
PHILLIPS, S HEATHER
Taxpayer ID No: *****1373
For Period Ending 07/27/09

Trustee Name: JOHN G LEAKE
Bank Name: BANK OF AMERICA
Account Number / CD #: *****8051 Checking - Non Interest

Blanket Bond (per case limit) \$ 750,000.00
Separate Bond (if applicable)

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/04/09	001009	Malvern PA 19355-0701 eCAST Settlement Corporation assignee of HSBC Bank Nevada and its Assigns POB 35480	Claim 000006, Payment 8.34036% XXXX-XXXX-XXXX-9245	7100-000		250.16	726.54
03/04/09	001010	Newark NJ 07193-5480 eCAST Settlement Corporation assignee of HSBC Bank Nevada and its Assigns POB 35480	Claim 000007, Payment 8.34028% XXXX-XXXX-XXXX-0062	7100-000		253.22	473.32
03/04/09	001011	Newark NJ 07193-5480 LVNV Funding LLC Resurgent Capital Services PO Box 10587	Claim 000008, Payment 8.34024% 5038	7100-000		315.81	157.51
03/04/09	001012	Greenville, SC 29603-0587 eCAST Settlement Corporation assignee of HSBC Bank Nevada and its Assigns POB 35480	Claim 000009, Payment 8.34057% XXXX-XXXX-XXXX-8228	7100-000		157.51	0.00
		Newark NJ 07193-5480					

COLUMN TOTALS	5,003.27	5,003.27	0.00
Less: Bank Transfers/CD's	5,003.27	0.00	
Subtotal	0.00	5,003.27	
Less: Payments to Debtors		0.00	
Net	0.00	5,003.27	

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
TOTAL - ALL ACCOUNTS			
Money Market - Interest Bearing - *****7706	5,003.27	0.00	0.00
Checking - Non Interest - *****8051	0.00	5,003.27	0.00
	5,003.27	5,003.27	0.00

Page Subtotals 0.00 976.70

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page 4
Exhibit 9

Case No: 5-08-50222 -RK
Case Name: PHILLIPS, ROBERT D
PHILLIPS, S HEATHER
Taxpayer ID No: *****1373
For Period Ending: 07/27/09

Trustee Name: JOHN G LEAKE
Bank Name: BANK OF AMERICA
Account Number / CD #: *****8051 Checking - Non Interest
Blanket Bond (per case limit) \$ 750,000.00
Separate Bond (if applicable)

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran Code	Deposits (\$) (Excludes Account Transfers)	Disbursements (\$) (Excludes Payments To Debtors)	Account / CD Balance (\$) Total Funds On Hand

Page Subtotals 0.00 0.00